

EXHIBIT

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SEPT 11, 2001

On this day of Sept 11th 41 yrs of age I started my day as usual, up at 6am got washed, dressed, kissed my wife good-bye, and was out the door at 6:30 to catch the 6:44 train to New York. My job was located in the World Trade Center 1 on the 81st floor, employed by Banc Of America Securities. I was in my office at 8:00 as always, getting a jump-start of my day. I was talking to an associate of mine Grace Gullo when I happen to see I had a message on my voice mail. When I log into my phone the message was from my wife stating to call here on her cell phone. When I called her she didn't answer so I left her a message. As I hung up the phone I stood up to see my associate to finish the conversation we were having and then walk out to take the elevator down to the main lobby to buy a cup of coffee.

At the point when I told Grace I'll be back the whole building swung back and fourth, litterly throwing me off balance. When it stopped I notice parts of the ceiling was falling down, fire alarm sounded off, everyone started yelling and running for the exit doors. I took a glance from my window and saw black smoke from the above floors and a lot of paper flying around with what I thought was to be a body, but wasn't so sure. I turned away from the window and noticed my side of the floor was almost empty, that's when I told Janice another co-worker who sat next to me to start running where everyone else was headed.

I got about 100ft from my desk when I realized I didn't have my briefcase with me. I stopped turned around to go back towards my desk when I happen to see some of my co-workers running in a different direction. I went to my desk got my briefcase, saw a co-worker of mine Julia from the Dividend Dept. and asked are you OK. She replied NO. I told her everything would be all right, stay with me. Julia and I started out in the direction where I happen to see the other co-workers exit. When I exited the same door they went out, I was out in a smokey hallway next to a door. I entered the room with Julia and I took a look around the room. I noticed I was in like a maintance room with about 5 co-workers and two Siemen employees, who were telling me to close the door behind me. One of the Siemen employees stated, everyone to be COM, we are safe, grab some towels and shove them under the door to keep the smoke out. The firemen will be here soon.

I took one look at him and went into a daze saying to myself, is this guy crazy! We're 81 stories high! I looked at him and said are you nuts. I looked at my co-workers (John Rothrock, Chris Thompson, Julia) and said, I'm leaving and you're all are following me out. I turned to open the door and heard Chris saying No, don't open, and by that time I was out of the room and in the hallway again. All I heard from behind me was John saying Frank wait for me. I turned towards the voice and saw John coming towards me, and then the rest of them, one by one. Now we were all back where it all started, in the office area.

I lead them all towards the direction I had originally started my escape. We all ran around inside the building to the opposite side of the floor where the Exit sign was. As I was leading them towards the exit sign I realized we were the only ones left on the floor. We got to the Exit; where someone was holding the door open for us. As we were going down the stairwell at one point I heard screaming behind me. We were at about the 73rd floor when I told Chris who was in front of me; I'm going back up and for him to continue down the stairs. When he heard what I had said to him there was a moment of silence. I turned away from him, started going back up and heard him yelling, Frank. As I turned towards him he was saying are you Crazy, you can't go back up, come back down with me. I stated to him I can't I have to see what is going on. I'll be OK. Please go down the stairs with the others.

I don't remember how many flights I had gone up before I saw someone grabbing a fire hose from the standpipe in the stairwell. I helped him release and untangle the hose. I asked what is your name, he replied Shin. I stated I'm Frank, while the other person was opening the valve. I asked Shin have you ever done something like this before. He replied Yes, I'm an ex-marine, how about you. I stated Yes, I'm an ex-volunteer fireman. Then I started going into the floor straitening out the hose towards the person at the nozzle, who was applying water at the fire by an elevator shaft. On the other side of the fire were a couple of people waiting to come through. The fire was under control, and at that time I went towards them. When I got there I had told them to go towards to direction I came from and at the end of the hall to make a left then a right into the stairwell. As they were going I saw more people, which looked like they were coming from a stair well inside their floor.

I noticed a lady coming towards me walking with her arm held out stiff like a board wondering what happen. Once she approached me I realized her skin was hanging off her arms and she had blood on her face and along her blondish hair. When I saw the last person coming down I asked if there was anyone else behind you. He replied No. At that point I headed back where I came from and told the person on the nozzle this was the last one. We both left towards the exit. He went down the stairs and I decided to continue up. As I was going up I exited into each floor approximately 6 – 10ft, yelling HELLO, IS THERE ANYONE HERE. At one point not knowing how far up I had gone, I was on a floor yelling to see if someone would respond, and the ceiling started coming down and struck me on the side of my chest. As I escaped off the floor I started tripping and falling to my knees and hands over the debris. When I got out into the stair well I shook myself off and continued up the stairs.

I got to the 78th floor, which was the level were the elevators stopped. At that point you had to get on another to continue up to the upper floors. On the 78th floor I noticed a maintenance worker, I yelled to him come on we have to get out. He replied back there is someone stuck in the elevator. As I was approaching him I said do you know what happen here. He replied, a plane has struck the building.

He took me to the elevator, where I saw an elderly man inside. He was very COM. I asked if he was all right, he replied yes. I answered don't worry we will get you out. I noticed the elevator doors were jammed from the top leaving a gap from the bottom, like the shape of a triangle. I told him to stand back; we're going to open the doors. I asked the worker to grab one side of the doors as I grabbed the other to pry open the doors, but that didn't work. I said I'd be back. I went and got a pole from a sign I had broken to slip into the doors on top to open for leverage, but that didn't work. The pole just bent, it was aluminum. Then I went and ripped off a part of the wall, which was Marble, that didn't work. As we attempted to help him, I ask the worker if he knew where the keys were kept for the elevators. He said No. I asked the man in the elevator if he was able to open the panel by the floor level buttons, he replied No. By that time there were more workers showing up. One of them was about 7ft tall with a radio. I explained to him what we have tried using to open the doors.

By this time there were about 7 of us trying to get this person out. I sat back against the wall trying to figure out what to do, and then I overheard the 7ft worker say something about a key. One of them left immediately. As I sat there thinking what to do next I heard a voice inside my head say Frank, You have done your share, it's time for you to get out. So I grabbed my briefcase, which I had carried with me all this time and headed to the exit I had originally started at. As I was leaving I was saying to myself, he would be all right. I noticed the escalators connecting the 78th and 79th floors were destroyed. I got into the stairwell and headed down. As I was heading down there was silence, I heard no one yelling nor foot steps other than my own.

The lights had gone out and the emergency lights were on. I noticed the floor numbers that were painted on the walls and I wasn't even close to getting out. At this point I lost it. I had broken down and started crying. I grabbed a hold of my cross that I was wearing on my chain and kissed it, and started praying to God to help me escape. I sat down on the stairs and lit a cigarette to com myself. As I sat there I heard footsteps coming towards me, it was a Fire Marshal. He had asked if I was OK I replied yes. I had mentioned about the person in the elevator that he would be coming across and he said OK. Now I had my family on my mind, wondering if I would ever see them anymore. Wiping the tears off my face I stood up and continued down the stairs.

As I looked at the floor levels I kept on panicking, wondering if I would get out in time. Awhile has gone by, and there was still no one in sight. From the floors up above me I started hearing loud noises as if something was falling down towards me. Now I started trembling, and was running down the stairs up to the point I couldn't run any longer due to a pain I had in my leg. I rested a couple of minutes and continued walking down the stairs. I finally started to hear voices ahead of me, and had caught up with others. When they saw me they handed me a bottle of water and asked if I was OK. I didn't reply, I just knotted my head Yes.

As we were walking down two firemen were walking up in full gear, then another two. Now we all came to a halt, there was shouting going on, go back up, go up. We were being pushed to start walking back up. There was a lot of anger going on, not knowing why we had to rush up the stairs. We must have gone easily 10 – 15 flights up, before the pushing stopped. There was like a fog of smoke rising up and your eyes just started to burn and tear. As we started walking back down you could smell smoke that was rising up the stairwell. We were walking as if we were zombies, trying to feel if someone was in front of you. Then the smoke started to disappear slowly. The crowd of people had disappeared, which meant to me the ground level was near.

I finally made it down stepping into water up to my ankle out of the stairwell. I stopped for a moment only to figure out where I was. I then noticed I was in the lobby that once use to be beautifully polished with chrome and marble. When I looked around it was all destroyed. The exit I had planned on taking to the path trains to Newark was out of the question. I then to my right and saw a very dim light, which meant to me being the outdoors. As I ran around the broken walls I kept falling over them trying to get the hell outside. I got to were once there was a tall wall of glass dividing the inside from out and they were gone, I actually walked out were they once stood.

Then I noticed something lying on the ground. Seemed like a statue in a position of a dog on its back with its hands and legs in a begging position. As I approached it I realized it was a body burnt to a degree where I couldn't tell if the person was black or white. Everything seemed to me in slow motion, people looking around including myself were in a daze. Bodies and parts all around you, streets were all covered in debris, ashes and paper, all over the place. Firemen, Policemen and the EMS were approaching me asking if I was all right. I just shook my head stating OK. I walked out maybe 50ft or so away from the building when I noticed a familiar face from the 81st floor I don't recall his name, he was tall with a whitish beard. AT this point we were told to run away from the building.

I ran maybe 200ft when I had to stop to rest. I then turn to look at the WTC. When I looked up, I just froze. I was staring up at the building and saw people holding hands as they fell to their death, that's when I lost it. I got down on my knees and started screaming at the top of my lungs, NO. A moment later there was yelling behind me saying to run, run the building is coming down. I didn't know if that warning was meant for me, but I got up and started running again. As I was running there was this loud noise and rumble. When all was said and done, I only remembered opening my eyes and noticing I was inside a hospital. I had all these nurses and doctors around me, wires on my chest, tubes sticking out of my arms and an oxygen mask over my mouth. I remember panicking and one of the nurses said something, so they injected me with some kind of medication.

When I got to the point of being more relaxed I guess from the medication, I was also confused as to why and how I had gotten there. I remember one of them asking my name, how do I feel, does anything hurt. All I recalled was a lot of dizziness. Then at some point I asked I had to call my wife, and they replied as soon as the doctor comes back with the results. The doctor came and stated everything is fine. I had been treated with smoke inhalation, you are free to go. I asked the nurse if she could call my wife, being it was late in the afternoon. I gave her my home number and said my wife's name is Maria. When the nurse came back she said my wife was relieved I was OK. I then thanked the nurse and asked what hospital I was at, she told me NYU Medical.

I then asked for my shirt. She replied it was half torn when I got there so they tore the rest off. She gave me a doctors operation shirt to wear home. I then asked how could I get to Jersey. She told me she heard the ferries were running out of Staten Island. So I started walking. I was about almost there when a cop stopped me and said the streets were closed. I told him where I was headed and he said I had to go to Chelsea pier. From Chelsea I managed to get on a tugboat to Weehawken NJ, and then walked to Hoboken to get the path train to Newark. Once at Newark I got the NJ transit to Avenel and finally home to my family at approximately 10:30. Words can't express my feeling that took place when I walked into my home that night. The TV was on and I then realized by watching the news how it all took place and that I was still in tower 1 when tower 2 had collapsed.

The next day my wife took me to JFK Hospital to get examined again, because I was dizzy and coughing up black saliva. After my examination, I was released with medication and if it was to get worse to come back. When I arrived home I started getting calls from my co-workers. I was glad to hear their voices and that they were safe. But at the same time I was hurt, for the 4 employees that never made it out. I wished I could have been there for them.

A couple of days went by and I noticed I haven't been the same person I once was. I feel very lonely, depressed; I have nightmares, and cry in my sleep along with numerous surgeries to face. When I had the TV on all you heard was the tragedies of 9/11. A week later I was told my picture was in Peoples Weekly Magazine. My wife went and bought what ever she could carry home. She was in tears when she arrived home. I took a look on page 32 of the Sept 24th issue and I couldn't believe it myself. My biggest goal in life now is my Family and to conquer my fears, as it has taken over my life mentally. One day soon, I pray this will be all behind me, and I can live my normal life again.

Survivor from the 81st fl, World Trade Center, North Tower.

My name is Frank Castrogiovanni.